

JUNE 29, 2013

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ATTORNEYS FOR OFFICIAL COMMITTEE OF UNSECURED CREDITORS

CASE No. 12-12020(MG)

CHAPTER 11

RESIDENTIAL CAPITAL, LLC, et al, DEBTOR

GMAC
MY CLAIM WAS TIMELY FILED, THEIR MORTGAGE
SERVICER, A SERVICER FOR BANK OF MELLON, NEW
YORK, FAILED TO PROCESS MY REQUEST TO REDUCE
MY MORTGAGE PAYMENT AT A FIXED LOWER RATE. INSTEAD
BANK OF MELLON GAVE A WRITTEN PERMISSION TO
MY MUNICIPALITY TO DEMOLISH MY HOME WHEN THEY
WERE LOSING IN FORECLOSURE COURT.

BANK OF MELLON REFERS TO THIS AS LIQUIDATION OF AN ASSET FOR A BAD DEBT AND THEY FILE IT AS A LOSS WITH THE IRS.

I AM 68 YEARS OLD, RETIRED AFTER 32 YEARS AS A MAINTENANCE MANAGER WITH THE USPS. MY HOUSE WAS THE ONLY INVESTMENT I HAD FOR MY OLD AGE. I HAD \$200,000 EQUITY IN THIS HOME THEY TOOK THAT FROM ME. MY MUNICIPALITY IS NOW TAKING MY LAND, A LOT WORTH \$180,000, TO PAY FOR THE DEMOLITION. I AM HOMELESS AND BANKRUPT. I FILED MY CLAIM IN A TIMELY MANNER AND IT SHOULD NOT BE EXPUNGED. I WAS TOLD I WOULD HAVE TO PRODUCE MORE INFORMATION AT A LATER DATE FOR SETTLEMENT OF CLAIM. I HAVE A CARDBOARD BOX FULL OF INFORMATION AND EVIDENCE TOO LARGE TO INCLUDE WITH THIS RESPONSE.

MY MAILING ADDRESS IS: NANCY A. KISTING
P.O. BOX 127
WAUNAKEE, WI 53597-0127

PHONE # 608-354-6051 RHONDA MARIE KISING
PARALEGAL

WILL BE THE PERSON TO DISCUSS THIS CASE WITH.

MY RESPONSE TO THE ORIGINAL CASE WAS FILED IN A TIMELY MANNER SO RESIDENTIAL CAPITOL LLC et al HAS NO LEGAL GROUNDS TO EXPUNGE THIS DEBT.

SINCERELY,
NANCY A. KISTING